

Fill in this information to identify the case:Debtor 1 STACEY L. LOWDEN-POOLEDebtor 2
(Spouse, if filing) _____United States Bankruptcy Court for the: Western District of Pennsylvania

(State)

Case Number: 18-23515JAD**Form 4100N****Notice of Final Cure Payment****10/15**

File a separate notice for each creditor.

According to Bankruptcy Rule 3002.1(f), the trustee gives notice that the amount required to cure the prepetition default in the claim below has been paid in full and the debtor(s) have completed all payments under the plan.

Part 1: Mortgage Information

Name of creditor: BAXTER CREDIT UNION **Court claim no. (if known):** 10

Last 4 digits of any number you use to identify the debtor's account 8 2 0 8

Property Address: 505 LOUGEAY RD
PITTSBURGH PA 15235

Part 2: Cure Amount

Total cure disbursements made by the trustee:	Amount
a. Allowed prepetition arrearage:	(a) \$ <u>6,015.01</u>
b. Prepetition arrearage paid by the trustee:	(b) \$ <u>6,015.01</u>
c. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c):	(c) \$ <u>0.00</u>
d. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c) and paid by the trustee:	(d) \$ <u>0.00</u>
e. Allowed postpetition arrearage:	(e) \$ <u>0.00</u>
f. Postpetition arrearage paid by the trustee:	+ (f) \$ <u>0.00</u>
g. Total. Add lines b, d, and f.	(g) \$ <u>6,015.01</u>

Part 3: Postpetition Mortgage Payment


Check one

Mortgage is paid through the trustee.

Current monthly mortgage payment

\$ \$1,266.36

The next postpetition payment is due on

10 / 1 / 2023
MM / DD / YYYY Mortgage is paid directly by the debtor(s).


Debtor 1 STACEY L. LOWDEN-POOLE
Name

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Part 4: A Response Is Required By Bankruptcy Rule 3002.1(g)

Under Bankruptcy Rule 3002.1(g), the creditor must file and serve on the debtor(s), their counsel, and the trustee, within 21 days after service of this notice, a statement indicating whether the creditor agrees that the debtor(s) have paid in full the amount required to cure the default and stating whether the debtor(s) have (i) paid all outstanding postpetition fees, costs, and escrow amounts due, and (ii) consistent with § 1322(b)(5) of the Bankruptcy Code, are current on all postpetition payments as of the date of the response. Failure to file and serve the statement may subject the creditor to further action of the court, including possible sanctions.

To assist in reconciling the claim, a history of payments made by the trustee is attached to copies of this notice sent to the debtor(s) and the creditor.

 /s/ Ronda J. Winnecour
Signature

Date 01/08/2024

Trustee Ronda J. Winnecour

Address CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219

Contact phone (412) 471-5566

Email cmecf@chapter13trusteewdpa.com

Debtor 1 **STACEY L. LOWDEN-POOLE**
Name

Case number (if known) **18-23515JAD**

Disbursement History

Date	Check #	Name	Posting Type	Amount
<u>MORTGAGE ARR. (Part 2 (b))</u>				
02/23/2023	1259036	BAXTER CREDIT UNION	AMOUNTS DISBURSED TO CREDITOR	22.15
03/28/2023	1261639	BAXTER CREDIT UNION	AMOUNTS DISBURSED TO CREDITOR	128.99
04/25/2023	1264431	BAXTER CREDIT UNION	AMOUNTS DISBURSED TO CREDITOR	128.99
05/25/2023	1267210	BAXTER CREDIT UNION	AMOUNTS DISBURSED TO CREDITOR	128.99
06/26/2023	1270138	BAXTER CREDIT UNION	AMOUNTS DISBURSED TO CREDITOR	107.80
07/25/2023	1272998	BAXTER CREDIT UNION	AMOUNTS DISBURSED TO CREDITOR	107.80
08/25/2023	1275738	BAXTER CREDIT UNION	AMOUNTS DISBURSED TO CREDITOR	107.80
09/26/2023	1278527	BAXTER CREDIT UNION	AMOUNTS DISBURSED TO CREDITOR	788.25
10/25/2023	1281241	BAXTER CREDIT UNION	AMOUNTS DISBURSED TO CREDITOR	1,810.61
11/27/2023	1283919	BAXTER CREDIT UNION	AMOUNTS DISBURSED TO CREDITOR	1,810.60
12/21/2023	1286584	BAXTER CREDIT UNION	AMOUNTS DISBURSED TO CREDITOR	873.03
				<u>6,015.01</u>

MORTGAGE REGULAR PAYMENT (Part 3)

12/21/2018	1101790	BAXTER CREDIT UNION	AMOUNTS DISBURSED TO CREDITOR	2,092.38
01/25/2019	1104915	BAXTER CREDIT UNION	AMOUNTS DISBURSED TO CREDITOR	857.93
02/25/2019	1108188	BAXTER CREDIT UNION	AMOUNTS DISBURSED TO CREDITOR	870.98
03/25/2019	1111433	BAXTER CREDIT UNION	AMOUNTS DISBURSED TO CREDITOR	953.21
04/26/2019	1114712	BAXTER CREDIT UNION	AMOUNTS DISBURSED TO CREDITOR	1,579.23
05/24/2019	1118087	BAXTER CREDIT UNION	AMOUNTS DISBURSED TO CREDITOR	1,258.68
06/25/2019	1121438	BAXTER CREDIT UNION	AMOUNTS DISBURSED TO CREDITOR	1,264.21
07/29/2019	1124921	BAXTER CREDIT UNION	AMOUNTS DISBURSED TO CREDITOR	1,278.87
08/27/2019	1128352	BAXTER CREDIT UNION	AMOUNTS DISBURSED TO CREDITOR	1,281.93
09/24/2019	1131794	BAXTER CREDIT UNION	AMOUNTS DISBURSED TO CREDITOR	642.08
10/24/2019	1135029	BAXTER CREDIT UNION	AMOUNTS DISBURSED TO CREDITOR	1,268.32
11/25/2019	1138488	BAXTER CREDIT UNION	AMOUNTS DISBURSED TO CREDITOR	1,269.37
12/23/2019	1141933	BAXTER CREDIT UNION	AMOUNTS DISBURSED TO CREDITOR	1,270.15
01/28/2020	1145290	BAXTER CREDIT UNION	AMOUNTS DISBURSED TO CREDITOR	1,273.39
02/25/2020	1148802	BAXTER CREDIT UNION	AMOUNTS DISBURSED TO CREDITOR	1,910.74
03/23/2020	1152350	BAXTER CREDIT UNION	AMOUNTS DISBURSED TO CREDITOR	637.10
04/27/2020	1155808	BAXTER CREDIT UNION	AMOUNTS DISBURSED TO CREDITOR	1,886.38
05/26/2020	1159204	BAXTER CREDIT UNION	AMOUNTS DISBURSED TO CREDITOR	1,224.11
06/26/2020	1162577	BAXTER CREDIT UNION	AMOUNTS DISBURSED TO CREDITOR	1,224.22
07/29/2020	1165772	BAXTER CREDIT UNION	AMOUNTS DISBURSED TO CREDITOR	1,224.30
08/25/2020	1168841	BAXTER CREDIT UNION	AMOUNTS DISBURSED TO CREDITOR	1,224.35
09/28/2020	1171924	BAXTER CREDIT UNION	AMOUNTS DISBURSED TO CREDITOR	612.19
10/26/2020	1175030	BAXTER CREDIT UNION	AMOUNTS DISBURSED TO CREDITOR	1,233.71
11/24/2020	1178119	BAXTER CREDIT UNION	AMOUNTS DISBURSED TO CREDITOR	1,864.55
12/21/2020	1181131	BAXTER CREDIT UNION	AMOUNTS DISBURSED TO CREDITOR	621.52
01/25/2021	1184048	BAXTER CREDIT UNION	AMOUNTS DISBURSED TO CREDITOR	2,017.59
02/22/2021	1187113	BAXTER CREDIT UNION	AMOUNTS DISBURSED TO CREDITOR	1,182.36
03/26/2021	1190346	BAXTER CREDIT UNION	AMOUNTS DISBURSED TO CREDITOR	1,235.11
04/26/2021	1193638	BAXTER CREDIT UNION	AMOUNTS DISBURSED TO CREDITOR	1,245.06
05/25/2021	1196781	BAXTER CREDIT UNION	AMOUNTS DISBURSED TO CREDITOR	1,251.22
06/25/2021	1199594	BAXTER CREDIT UNION	AMOUNTS DISBURSED TO CREDITOR	1,255.04
07/26/2021	1202820	BAXTER CREDIT UNION	AMOUNTS DISBURSED TO CREDITOR	1,331.36
08/26/2021	1205964	BAXTER CREDIT UNION	AMOUNTS DISBURSED TO CREDITOR	1,332.93
09/24/2021	1209115	BAXTER CREDIT UNION	AMOUNTS DISBURSED TO CREDITOR	1,333.91
10/25/2021	1212226	BAXTER CREDIT UNION	AMOUNTS DISBURSED TO CREDITOR	1,308.89
11/22/2021	1215287	BAXTER CREDIT UNION	AMOUNTS DISBURSED TO CREDITOR	654.62
12/23/2021	1218304	BAXTER CREDIT UNION	AMOUNTS DISBURSED TO CREDITOR	2,006.15
01/26/2022	1221394	BAXTER CREDIT UNION	AMOUNTS DISBURSED TO CREDITOR	1,361.20
02/23/2022	1224391	BAXTER CREDIT UNION	AMOUNTS DISBURSED TO CREDITOR	687.51
03/25/2022	1227215	BAXTER CREDIT UNION	AMOUNTS DISBURSED TO CREDITOR	2,074.40
04/26/2022	1230281	BAXTER CREDIT UNION	AMOUNTS DISBURSED TO CREDITOR	1,384.63
05/25/2022	1233312	BAXTER CREDIT UNION	AMOUNTS DISBURSED TO CREDITOR	1,390.47
06/27/2022	1236347	BAXTER CREDIT UNION	AMOUNTS DISBURSED TO CREDITOR	1,390.52
07/26/2022	1239361	BAXTER CREDIT UNION	AMOUNTS DISBURSED TO CREDITOR	1,390.52
08/24/2022	1242255	BAXTER CREDIT UNION	AMOUNTS DISBURSED TO CREDITOR	1,390.49
09/27/2022	1245150	BAXTER CREDIT UNION	AMOUNTS DISBURSED TO CREDITOR	1,390.43
10/25/2022	1248012	BAXTER CREDIT UNION	AMOUNTS DISBURSED TO CREDITOR	1,361.90
11/23/2022	1250810	BAXTER CREDIT UNION	AMOUNTS DISBURSED TO CREDITOR	1,361.79
12/22/2022	1253622	BAXTER CREDIT UNION	AMOUNTS DISBURSED TO CREDITOR	685.31

Debtor 1 **STACEY L. LOWDEN-POOLE**
Name

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Disbursement History

Date	Check #	Name	Posting Type	Amount
<u>MORTGAGE REGULAR PAYMENT (Part 3) Continued...</u>				
01/26/2023	1256354	BAXTER CREDIT UNION	AMOUNTS DISBURSED TO CREDITOR	2,037.91
02/23/2023	1259036	BAXTER CREDIT UNION	AMOUNTS DISBURSED TO CREDITOR	1,345.42
03/28/2023	1261639	BAXTER CREDIT UNION	AMOUNTS DISBURSED TO CREDITOR	1,266.36
04/25/2023	1264431	BAXTER CREDIT UNION	AMOUNTS DISBURSED TO CREDITOR	1,266.36
05/25/2023	1267210	BAXTER CREDIT UNION	AMOUNTS DISBURSED TO CREDITOR	1,266.36
06/26/2023	1270138	BAXTER CREDIT UNION	AMOUNTS DISBURSED TO CREDITOR	1,266.36
07/25/2023	1272998	BAXTER CREDIT UNION	AMOUNTS DISBURSED TO CREDITOR	1,266.36
08/25/2023	1275738	BAXTER CREDIT UNION	AMOUNTS DISBURSED TO CREDITOR	1,266.36
09/26/2023	1278527	BAXTER CREDIT UNION	AMOUNTS DISBURSED TO CREDITOR	1,041.90
				<u>74,870.70</u>

I hereby certify that on the date shown below, I served a true and correct copy of Notice of Final Cure Payment upon the following, by regular United States mail, postage prepaid, addressed as follows:

STACEY L. LOWDEN-POOLE
505 LOUGEAY ROAD
PITTSBURGH, PA 15235

SHAWN N WRIGHT ESQ
LAW OFFICE OF SHAWN N WRIGHT
7240 MCKNIGHT RD
PITTSBURGH, PA 15237

BAXTER CREDIT UNION
C/O CENLAR FSB**
425 PHILLIPS BLVD
EWING, NJ 08618

BRIAN C NICHOLAS ESQ
KML LAW GROUP PC
701 MARKET ST STE 5000
PHILADELPHIA, PA 19106

1/8/24

/s/ Roberta Saunier

Administrative Assistant
Office of the Chapter 13 Trustee